Progressive Calvinism

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VOLUME IV MAY, 1958 NUMBER 5

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The Possible Course Of The 1958 Recession

In the latest nine months (August 1957 - April 1958) business in the United States has been receding; we have a *recession* which is a relatively new word for a mild depression. There is some unemployment. What *caused* this recession (and other recessions and depressions)?

The answer is: United States business was *over*expanding prior to August 1957. Its people wished to do more business than

Published monthly by Progressive Calvinism League; founders: Frederick Nymeyer, John Van Mouwerik and Martin B. Nymeyer. [Responsibility for article assumed by the first mentioned only, unless initials of others are shown.] Annual subscription rate: students, $1.00; others, $2.00. Bound copies of 1955, 1956 and 1957 issues, each: students, $1.00; others, $2.00. Send subscriptions to Progressive Calvinism League, 366 East 166th Street, South Holland, Illinois, U.S.A.

could be done with available resources. The means for genuinely expanding business, namely, savings, were not equal to the demand by business for funds. *Loan* money was in less supply than there was demand for it. Consequently, some expanders of business and would-be borrowers could not be taken care of, and somebody had to be eliminated from among the would-be borrowers. The sound way to do this was to let interest rates increase naturally so that only the most urgent borrowers would still wish to borrow, because they would be willing to pay the higher rate rather than forgo the loan.

The rise in interest rates was a signal to informed people that expansion was increasing faster than available resources. That meant that business had been *booming,* and had been more than normal. A boom does not mean *normally* good business, but *abnormally* good business. Further, it means that the abnormal part *cannot* continue long. When the cause is abnormal, the effect (a boom) cannot be stable nor permanent.

What made business *abnormally* good in 1956 and early 1957? The expansion of the quantity of money (fiduciary media). Fiduciary media* is arbitrarily manufactured money. The banking laws of the United States (1) permit the issuance of fiduciary media, and (2) purposely promote the variation in the quantity of fiduciary media. The consequences are as inevitable as the results in mathematics. When an additional quantity of fiduciary media is put out, there is an immediate, artificial, deceiving, not-long-to-continue increase in apparent demand; everybody overestimates demand and resources; computations and calculations are corrupted; bigger things are proposed than can be financed or accomplished; there is not a sufficient *real* increase in resources but only an *apparent* increase; *real* assets are not there but only more paper money (fiduciary media).

But the banking laws of the country do not contemplate steady and *unlimited* expansion of fraudulent money. Sooner or later the expansion of such money must be halted, and the monetary laws of the country provide for that; it was halted (of neces-

*For description of *Fiduciary Media,* see November 1957 issue of PROGRESSIVE CALVINISM.

sity, for the welfare of the country) in the summer of 1957. Then the boom hallucinations were realized to be what they were and businesses (of necessity) began to retrench.

Let us take a simple illustration to show what has happened.

Jones earns $5,000 a year. He borrows in 1957 another $3,000 from the bank. That $3,000 was not savings of someone else who was not spending his income, but the $3,000 was fiduciary media, money manufactured immorally but according to banking laws established with the approval of the citizenry. In 1957 Jones then spends $8,000. He makes business boom.

But now Jones has exhausted his credit. The bank will loan him no more. In 1958 Jones can spend only $5,000, assuming he needs to pay nothing on the loan. *Demand* has shrunk from $8,000 in 1957 to $5,000 in 1958. Jones and the bankers operating under the banking laws made by the people have first *abnormally* boomed business; then (of necessity) they have had to desist. Compared to the boom, the recession looks bad; business in our illustration in 1958 is only five-eighths of what it was in 1957.

But business gets even worse if Jones must pay $1,000 in 1958 on his loan and if the bank retires this $1,000 of fiduciary media. Then he can spend only $4,000 in 1958. That compares with the $8,000 he spent in 1957; just one-half. Naturally there is a recession.

The increase in the quantity of fiduciary media therefore *inevitably* leads to a recession or depression when the increase is simply discontinued (the drop from $8,000 to $5,000); and to acute distress if the quantity of fiduciary media is *decreased* by retirement of loans (so that Jones in 1958 can buy only $4,000 compared to his 1957 purchases of $8,000).

In 1956 and 1957 fiduciary media in the United States was increased by more than $11,000,000,000. In the latest nine months there has been no increase.*

Issuing fiduciary media is legalized theft. If theft is legalized, nobody is put into jail for theft. But the penalty for the theft will

*As a *rough* measure of changes in the quantity of Fiduciary Media we are using here Total Loans and Discounts of Member Banks.

show up *in some other form;* in this case, in the form of a recession or depression, and in unemployment.

If the plain law of God had steadily been obeyed (thou shalt not steal), then there would have been neither a boom nor a depression. Business would have been *steadily good* without a boom or a depression.

* * *

What is the cure once you are suffering from a recession?

People fortunately will not act unless they believe that there is some benefit to be derived from it. There is no use in being silly and saying people should act when they do not gain something by their action. In that sense, normal people are *wisely selfish.* The Christian religion is made to look ridiculous, if it is declared that that religion requires people to act when it will not benefit them. Of course, it is necessary to consider what the Christian religion says will "benefit" a person; it does not take a short view either for this life or the life-to-come; it takes a *long* view.

Our neighbors will not employ you or me at a loss to themselves. They will look you and me in the eye and say, Why should we?

We may answer that we need work and wish to sew overalls in their factory. They will say, We cannot sell more overalls. If you yourself wish to make overalls and sell them — and if it is *possible* — then you go ahead on your own.

To climb out of a recession or a depression, there must be a reason for people to take some action. There must be an advantage, or as it is customarily expressed, there must be a profit.

How in the past in a recession or depression was a profit situation restored? How will it be restored now?

Before the depression in 1930-4, profit was restored by cutting unit costs. Costs are nearly entirely, in the last analysis, *labor* costs (more than 80%). In the old days labor unit costs were reduced by higher efficiency or by cutting labor rates. The lower labor rates then matched the lower prices. Business again became

profitable. Prosperity revived. Unemployment disappeared. The depression lasted only as long as prices of goods and labor unit costs were not properly in alignment.

Then came the great depression of 1930-4. A new *theory* became popular, namely, that labor unit costs (the bulk of all costs) should not be reduced, because to do so would make the depression even worse, by further lowering purchasing power. That theory is destructive. It greatly aggravated and lengthened the 1930-4 depression. There was inadequate profit in business, in acting, and so there was a long-continued general paralysis.

In fact, because of the failure to realize that prices for products and labor unit costs had to be brought into proper relation, business was only half-good from 1935 to 1939. *Seven million people remained unemployed in those years.* It took World War II to bail the country out of the slough in which it was floundering.

Now in 1958 we have another recession. What is now the theory for accomplishing a recovery? Once it was to reduce unit costs; then it was to hold unit costs steady; now — catastrophically —the theory is to increase unit costs. The writer works for many companies; *all of them have, under labor union pressure, increased labor rates* (in cents per hour or in fringe benefits) or will be obligated to do so in order to avoid disastrous strike losses.

It may therefore be confidently declared that there is now only one escape valve left for escaping from the present recession. Nothing can be expected from reduction in labor unit costs (primarily wage and salary costs), because they are *increasing.* To restore "prosperity" the only other recourse is to increase prices. That is the only course that the labor unions (which are coercive organizations) will permit, and that is the only solution that the present-day public has been miseducated to accept. IN OTHER WORDS, MORE INFLATION IS THE ONLY "OUT" FOR THE 1958 RECESSION.

To increase prices eventually requires more fiduciary media. That will be forthcoming, if for no other reason than that an increase in government debt is one way to obtain an increase in fiduciary media. Nearly everybody is presently becoming reconciled to a further increase in government debt. Furthermore, reserve requirements of the member banks of the Federal Reserve Banking

System have recently been reduced, and Reserve Bank rediscount rates have been lowered drastically. All these set the stage for more fiduciary media. Do not worry that there will not be enough fiduciary media to carry the higher prices required to pull us out of a recession.

Sarcasm is seldom understood or accepted, but if you are a "Christian," do not trouble to testify against a public evil, and do not trouble to warn against the eventual consequences of more and more inflationism (the putting out of more and more fiduciary media). It does not appear necessary for the Christian church to be prophetic anymore, even on the basis of logic as convincing as mathematics. Where is the church that boldly testifies against the *cause* of business depressions, a cause rooted in a violation of the Law of God, or where is the church that requires such testimony of its members?

When will we climb out of the present recession? Who knows? It depends on when prices will be increased sufficiently to offset the higher unit costs. When action is taken to increase prices, the recession will be quickly over. The opium smoker has had another smoke.

The price advances will, however, have to be considerable. Even in the boom in the first half of 1957 there was constant anxiety at that time already that "margins of profit" were shrinking, despite the then abnormally large business volume, which volume helped to reduce unit costs. Since then unit costs have risen still higher, and the volume is much less.

It will take a *substantial* advance in prices to end (not solve) the recession of 1958.

* * *

The more astute that business men are, the quicker they will act to increase prices. Not because that is "right," but because under the unsound policies set by the citizens, the course of price increases is the only course to follow, unless one wishes to be a martyr. Few people wish to be that; in fact, we know nobody who wishes to be a martyr fighting inflationism.

John Calvin As A "Rationalist" Or John Calvin Versus John Maynard Keynes

Moses obviously authorized rent on land. It has *seemed* to many people, however, that he prohibited interest on money.

Now *rent on land,* or *return on capital,* or *interest on money,* are essentially the same thing. All are *unearned.*

If *unearned* interest is evil, then *unearned* rent is evil, and *unearned* return on the capital in a business is evil.

Moses, then, if he was logical (which he was, we are sure) must have been in favor of rent, return on capital *and interest;* or he must have been opposed to all three.

Some 3,500 years after Moses, Calvin undertook to analyze the problem of Moses's *apparent* prohibition of interest on money in an economic order.

Calvin could have argued simply. He could have said: (1) rent and interest are really the same thing, in principle; Moses authorized rent; therefore, for Moses to have been consistent, he must have been in favor of interest on money as well as rent on land. By such reasoning, Calvin would have "proved" Scripture by means of Scripture. He would merely have indicated *consistency* as an essential criterion of Scripture, namely, that interest and rent be considered as essentially similar.

But, instead, Calvin merely *assumes* that rent on land is all right; not because Scripture says so; he pragmatically accepts the practically universal phenomenon of land *rent.* Then, from experience and logic he concludes that interest on money must also be right. Anyone arguing from experience and logic is something of a "pragmatist" or "rationalist."

Unfortunately, Calvin did not realize that another Jew, Marx, would set himself up as a greater and better lawgiver than Moses and would teach a different morality than Moses did. No one up to Marx has ever so radically challenged Moses. Marx said that ALL unearned income was evil — rents, profits, interest. To cure all those three evils, there should be no private property of any kind. Of course, on that basis Calvin's pragmatism and rationalism in regard to the relation between rent and interest is worthless.

Unless some Calvinist comes along who outlines for himself or copies from another that there is an inescapable basis for land rent — that there will be *the equivalent of unearned income even in a socialist society* — then Calvinism is pretty well bankrupt in answering the argument of Karl Marx, of Lenin, of Stalin and of Khrushchev. In fact, it looks like those thinkers have Calvinism pretty well backed to the wall. Unless the answer is found, Calvinism will not even have a plagiarized answer in defense of Moses, on which it can really rely, because it is a *logical* answer and can "stand on its own feet."

If some Calvinist has published an answer to Marx's argument — and so has, in a sense, rehabilitated John Calvin on this problem — we shall appreciate learning about it.

John Calvin sided with Moses. With whom did John Maynard Keynes side?

Keynes sided with Marx. Keynes was against *unearned* income; he was against rent, profits and interest. He looked forward to the "euthanasia of the rentier" — the painless death of those who received rent, profits and interest — within 40 or 80 years. Oh yes, he thought that man had not evolved fully yet, and that many men were presently still excessively addicted to the "money-making passion." But he expected men to outgrow that under progressive government ownership and continued inflationism.

The Case Against Liberty

In this issue we continue to analyze an interesting combination of ideas, namely, the relationship between liberty and selfishness, especially the idea that liberty should not be permitted because it gives an opportunity for the exercise of selfishness.

The question in dispute is this: if liberty is good only for the strong, who by the liberty granted them can exploit the weak who are relatively helpless, should not liberty be repudiated as a bad ideal?

Of course, if liberty can give only partisan benefits, because it is good only for the strong and not for the weak, then the demand for liberty is a manifestation of gross selfishness on the part

of the strong. The strong appreciate that they can gain by liberty; the weak, however, have nothing to gain by liberty but everything to lose, because they can be exploited by the strong.

In other words, *liberty* is not a reasonable and just situation in a world in which men have unequal talents and abilities. Liberty in such a world is merely refined injustice.

To give the strong liberty is like unchaining two dogs, one big and one small, and letting the big dog destroy the small dog. Was it *justice* to the small dog to unchain and thereby liberate both of them, or was it an injustice to him? Similarly, is it not injustice and cruelty in the world of men to unleash the strong and the weak together?

The proposition underlying the foregoing is the ethical premise underlying Marxian socialism. Marx basically attacked liberty as being an unleashment of selfishness, with the weak sure to be victimized by the strong. Marx, in fact, was attacking two ideas:

1. He was saying that God (whose existence Marx questioned) created the world unfairly and unjustly, in that all men are not exactly alike and of equal strength in every respect; and

2. He was saying that the *Law,* which Moses proclaimed as coming from God, was an inadequate law in that it did not deny liberty to the strong. That Law, considering the inequality established by creation, should have denied the right to live for self, and should have required living for the neighbor, that is, the rule should be, From each according to his ability to each according to his need; or, in this setting which we are now considering, the rule should read, The strong should live for the weak, according to the need of the latter.

That *liberty* granted in the Mosaic Law, which Marxian socialism attacks as being evil:

1. Can be eliminated by group coercion, through a government, by a union, or by any obvious or disguised violence; or

2. Can be neutralized by individual self-denial, namely, to love the neighbor *more than the self.*

It is interesting to note that the Christian religion today rather generally teaches that the second way mentioned is *obligatory* on all Christians. If it is and then if it is followed, there is no need to have recourse to way number one. However, the same popular Christian religion favors extensive government coercion to supplement what is supposed to be ethically demanded in the second way. But the church does not generally go so far in regard to way number one as the socialists do.

A good example, how far a church will go is the Christian Reformed church in the United States. It has on its approved list of causes, worthy of assistance, the Christian Labor Association. The General Secretary of that Association openly:

1. Favors a union (or closed) shop; and

2. Opposes right to work laws.

This is an understandable attack on liberty, if you do not really believe in liberty, but have been influenced (maybe unwittingly) by Marxian ideas. We are sure, however, that the Christian Reformed denomination will not go so far, for example, as to support the violence perpetrated in the recent Kohler strike by union men, in Sheboygan, Wisconsin.

The difference between the Marxian doctrine of love and the Christian doctrine of love as usually taught is that Marx realized he was mortally attacking liberty; the confessors of the Christian religion are not so lucid about it as was Marx.

The idea that selfishness correctly understood is an evil needs to be disputed. That is what we are doing in this issue. Our proposition is that liberty cannot exist unless there is an opportunity to exercise selfishness and that selfishness is a good thing.

For PROGRESSIVE CALVINISM, in contrast to Marxian socialism and in contrast to the prevailing ideas in the Christian churches, *liberty is more priceless than any other earthly condition.* For us, the Sixth Commandment, Thou shalt not kill (coerce), has no comprehensive meaning if it does not teach liberty. Nor can any society be good, unless it is based on liberty.

The Sense In Which Selfishness Must Be Good

In college in a psychology class, for which I had neglected preparatory study, the professor called out my name and asked, "Are habits a good thing?"

Not having read the required reading on the subject, there was nothing to do but improvise an answer.

Here it is: I sedately declared, "Good habits are a good thing, and bad habits are a bad thing."

There was a titter in the class, which told me that the answer was wrong.

The professor, annoyed, repeated the question, "Are habits a *good* thing?"

I pondered. The answer must be *Yes* or *No*. A guess would at least have a 50% chance of being correct. An admission not to know could only result in zero.

Boldly, I answered, "Habits are a good thing."

The professor carefully made a mark behind my name which must have been that the answer was perfect — 100%.

Later I read the text matter and learned that habits are *generally* a good thing because once acquired they relieve the mind of a lot of work; for example, buttoning your clothes. It is a great chore when you are very young. It requires intense mental application. But eventually buttoning clothes becomes a *habit*, and requires no real mental attention. The mind is freed, by the acquisition of habits, for more important activities. Therefore, habits are generally good. Or more correctly, habits *in that sense* are generally good.

Similarly, selfishness in a similar sense is *generally* a good thing. Not only is proper selfishness good, and improper selfishness bad, but *selfishness in general* is good. People have awareness that they have wants, that they lack something which they need for their well-being. Their self-interest requires that they act, that they do something. They are acting for themselves and in that sense are selfish. Selfishness generally motivates people to act. In *that sense*, selfishness must be a good thing.

Upgrading The Meaning Of Selfishness

Among the general public *selfishness,* as a term, has an unfavorable meaning. It will be semi-futile for us to make the term selfishness sound good. Our cautious defense in the past of *selfishness* has brought us letters of protest from some of our best friends. We are distressed about agitating them further about selfishness. We see, however, no escape from the issue.

We shall therefore endeavor to upgrade the meaning of selfishness. This upgrading we shall endeavor to accomplish in steps — each step being an "improvement" over *selfishness* as commonly understood.

1. Lowest step: selfishness, as genuine sin; namely, as *disobeying* the Law of God by coercion, fraud and theft. When selfishness means that then nothing should be attempted to defend it.

2. First step up: selfishness, as neglect of others and so hurting their feelings; that is, as *bad manners* and bad public relations. No *sin* in this situation has been perpetrated against others, but no reason has been given to them to seek our company in the future. We have not acquired their active goodwill. We have not really hurt them, but we have been foolish enough to hurt ourselves.

3. Second step up: the *pursuit of our self-regarding interests.* This is a term we derive from John Stuart Mill. It does not refer to selfishness as sin, nor to selfishness as bad manners, but merely to the pursuit (by definition, without harm to others) of legitimate personal interests. Admittedly, your motive is self-directed to your own self.

> (a) This pursuit of self-regarding interests can be hedonistic — for the gratification of your own desire for pleasure and happiness. This can be an engrossing and low-level appetite for pleasure, which meaning the word hedonism has acquired. However, happiness (in whatever may be the acceptable form) must be a prime end of all action; why act to seek unhappiness? The argument cannot properly be

against seeking happiness as an end, but only against *certain kinds* of happiness. Hedonism generally has a bad name.

(b) The pursuit, enjoyment and production of happiness in a more-worthy manner is commonly described as eudaemonism. But happiness is still the end in view. Eudaemonism is merely an upgrading of hedonism.

4. Third step up: the pursuit of interests for others as well as for yourself *according to your own choices,* rather than according to choices imposed on you by others. This does not limit action solely to *self-regarding* interests. In this case the choices may be designed for the happiness of others at the cost of the self. But the important thing to note is that *the choices are by the person himself.* In that sense, because he made *his own choices,* he may still be considered selfish. Certainly, if the argument is about *who* makes the choices rather than *what* the choice is (for self or others), then this "Third Step Up" in the meaning of selfishness is still unalloyed selfishness. It is unreasonable to describe a choice as selfish merely because you yourself made it; in this situation the definition of selfishness means that you are selfish except when you let other people make your choices for you — for example, a government, or your neighbor, or some ecclesiastic, or some ecclesiastical organization such as a church. If you are a reader who says that everybody is invariably selfish unless he surrenders all his decisions to someone else, then you should desist reading further; you and Progressive Calvinism are so far apart that we cannot *communicate* together. In your eyes, we are selfish. In our eyes, you are arrogant; when the laws of a society or the supposed claims of a religion require a man to abandon his own judgment and subordinate his own choices to others he has been reduced to the level of a slave. It is at this point that *selfishness* and *liberty* meet. If selfishness inevitably follows from the existence of liberty of choice regardless of what the choice is, then (if selfishness is to be eliminated) the only way to eliminate it is to destroy all liberty.

* * *

We assume that readers will not wish to define selfishness in a manner to destroy all liberty of choice. What then will each of us mean by selfishness:

1. Sins, against the Commandments?

2. Bad manners, which recoil on ourselves?

3. Pursuit of our own self-regarding interests, without sin or bad manners?

4. Pursuit of both *self-regarding and altruistic** interests, for the benefit of others as well as ourselves, *according to our own choices?*

5. Pursuit of both *self-regarding and altruistic interests, according to the choices* (not of ourselves but) *of others?*

6. Pursuit of *only altruistic interests, according to the choices of others only?*

Number 6 we consider perfect slavery. Number 5 is very little better, and that is also slavery in our estimation. At the other end we reject sin and bad manners. That leaves 3 and 4. We eliminate 3 as being contrary to the realities of life; nobody pursues his self-regarding interests *only*. That leaves number 4, namely, the pursuit of both self-regarding and altruistic interests *according to our own choices*. It should be admitted that in this sense the choices are *our own*, and in that sense are "selfish."

It was exactly that making of your own choices which Marx considered dangerous and invalid. The strong, so he held, wanted to make their own choices (that is, have liberty) because that permitted them to exploit the weak. But, so Marx argued, they certainly would not have wanted freedom of choice for everybody if they had belonged to the class of the weak.

Be that as it may, we believe in the pursuit of self-regarding and altruistic interests *according to our own choices*. In that sense we advocate selfishness. Why? Because we believe in liberty. The detailed argument on this will be presented in later issues.

**Altruism* is defined as "regard for others, as a principle of action."

The Demand For Another God; Churchmen Say That Freedom Plus The Law Of God Is Inadequate To Protect The Weak

Karl Marx, as a prophet for socialism, put forward two basic propositions:

1. All unearned incomes — rent, interest and profits — are theft, are exploitation, are immoral.

2. Freedom is evil because there are differences between men in strength (of body, of mind, of character, of opportunity, of inheritance), and therefore liberty always enables the stronger to exploit the weaker.

In the sister church in the Netherlands (*Gereformeerde Kerken*) of the Christian Reformed church the second of these doctrines of Marx is more or less openly held. We translate from a book published in 1950 by a minister in the *Gereformeerde Kerken* (*De Geest van Communisme en Kapitalisme en het Evangelie van Christus* by Dr. J. Verkuyl, pages 97-8):

> Everyone [according to capitalist theory] was supposed to insure his own happiness by free labor. "Laissez faire, laissez aller, laissez passer" became the slogan. A person was to be free to become rich, and free to lose in the economic game.
>
> Several writers developed this idea of economic freedom in a cynical-frivolous sense. I think of men as Hobbes, Locke, Mandeville and others. Locke, for example, said, "That government is best which governs least." He argued that everyone should have "equal opportunity." But he apparently did not understand that in effect that meant "the survival of the fittest," the survival of the strongest and the perishing of the weakest.

Verkuyl, whose ideas are reported to be widely accepted in Calvinist circles in the Netherlands, subscribes here to the Marxian idea that *liberty is generally evil,* because it involves the "perishing of the weakest." Clearly, Verkuyl disagrees with Locke, and he sympathizes with the Marxian argument. At heart Verkuyl (and

other ministers who agree with him, in the *Gereformeerde Kerken,* the largest orthodox Calvinist church in the Netherlands), has accepted that basic Marxian principle, that freedom is not *basically* good for the reason that God did not create all men equal in all respects.

In the first fifty years after Marx Dutch Calvinism seems to have had no answer to Marx's attack on liberty. In the latest twenty-five years Dutch Calvinism has openly appeared to accept Marx's attack on liberty; witness Verkuyl's book and various writings in this country by leaders in the Christian Reformed church (see *God-Centered Living,* published by the Calvinistic Action Committee; see PROGRESSIVE CALVINISM, 1956, pages 298ff.). The trend has been from silence (because of inability to answer Marx) to agreement, and to pro-Marxian testimony.

It may appear to some that these modern Calvinists have gone only halfway to the basic Marxian position, that is, that they are only *interventionists* and not *socialists* (for distinction between interventionists and socialists see PROGRESSIVE CALVINISM, June 1955, pages 152 ff., especially 167-173). But the *basic principles* of interventionism and socialism are identical; they represent difference in degrees, not principles; we hope to demonstrate this some day in an extensive review of Verkuyl's book.

Why is laissez-faire liberty wrong? Is it because it demands *all* liberty, including the liberty to coerce, to engage in adultery, to steal, to defraud? Oh no, *laissez-faire* capitalism has always declared that the liberty to do such wrong was to be prohibited. But beyond those prohibitions *laissez-faire* capitalism said that liberty should prevail. Beyond the restraints of the Law of God, as just quoted, a man could *pursue his own interests with liberty.* Verkuyl disagrees with that.

We summarize the argument against freedom: it will result in men pursuing their own interests, that is, their so-called *selfish* interests; that is true even when men do not violate the Law of God by coercion, adultery, theft, fraud; freedom is evil because the strong and the wise even while obeying God's law will by their freedom inevitably exploit the weak and the foolish. FREEDOM IS EVIL, THEREFORE, BECAUSE GOD MADE MEN UNEQUAL; FURTHER, THE LAW OF GOD, IF OBEYED,

IS NOT SUFFICIENT TO PROTECT THE WEAK. WHO IS THAT PROTECTOR? ANOTHER GOD. WHO IS HE? OBVIOUSLY, THE STATE. AND WHO IS THE STATE? CERTAIN MORTAL MEN. WE MIGHT MENTION A FEW: LENIN, STALIN, TITO, HITLER, MAO, NEHRU, PERON.

When the "authority" to coerce *beyond what the Law of God specifies* is granted, then the individuals who approve of that excessive "authority" are individuals who are prepared to violate the First Commandment, *Thou shalt have no other gods before me.*

The Three Attributes Determining Selfishness

When men hear the word *selfishness* used frequently and admonishingly they should think of medieval scholasticism. There was in that age often a "playing with words." The demand today for unselfishness is a similar "playing with a word."

There are three attributes which should be included in the definition of the term *unselfishness.* They are:

1. *Who* is the beneficiary of the action?
2. *At whose cost* is the action performed?
3. *Who* decides on the action?

Who Is The Beneficiary Of An Unselfish Act?

There is always presumed to be a beneficiary of an unselfish act, namely, someone other than the actor.

It is, of course, possible that an act finally benefits neither the actor, nor his intended beneficiary, but a third person or a group of persons; in this situation, the act is usually not considered to be unselfish because it was not *intended* that way.

At Whose Cost Is The Action Performed?

In judging whether an act is selfish or unselfish, it is fairly common to ignore whether the actor is intending something for someone else (1) at the actor's own cost, (2) at the cost of the

supposed beneficiary, or (3) at the cost of a third person or persons. This is an inexcusable indifference.

If an act intended for the benefit of another is at the actor's own cost, it obviously qualifies as being unselfish in its cost aspects.

If an act intended for the benefit of the beneficiary is at the beneficiary's cost, then the act is coercion. The wishes of an actor are imposed on another at the latter's cost, whether he likes it or not. Almost certainly he does not like it, or he would have done it at his own initiative.

If an act intended for the benefit of another is at the cost of neither the actor nor the beneficiary but at the cost of a third person or a group of persons, then the act is not unselfish but a theft; Peter has been robbed to pay Paul. The world is full of "unselfish" people who wish to help some one or several *at the expense of a third party.* Such "unselfish" people should not be praised as unselfish, but should be condemned as thieves.

There is a difference (of many) between naive ethics and the science of economics. The one to which we refer consists in ethics often *ignoring who pays for an act* and looking only at the intended result and the proposed beneficiary. But economics, until widely corrupted by Marxian attitudes, was rather careful in regularly considering *cost.* Economics systematically asks: *Who is paying for this?*

Who Decides On The Action?

Finally, the third standard by which to judge whether an act is selfish or unselfish is: *Who decides on the action?* This is the commonly overlooked factor in the situation. The decision can be made by one of three — the beneficiary, the one who foots the bill for the unselfishness, or a third person or persons.

If the beneficiary decides and demands that something is to be done for him, then the fact that another responds does not make the act unselfish. The man who pays is merely being robbed. The beneficiary is selfish; but the man who pays is neither selfish nor unselfish; he is a victim of coercion, the sin forbidden in the Sixth Commandment.

If the man who foots the bill for the act makes the decision himself to do something for another, then the act must certainly be described as being intended unselfishly.

If a third party or parties make the decision but do not pay the cost, they are not entitled to any credit. This is another case where the right word is not *unselfishness,* but *theft* and *coercion.*

For an act to be purely *unselfish:*

1. It must be intended for the benefit of another than the person deciding that the act is to be performed;

2. It must be at the expense of the person himself who is making the decision to act; and

3. The person making the decision to act must be *free* to make or not make the decision to act.

Any description of an act as being truly *unselfish* qualifies only if the foregoing three conditions are met.

But it does not follow that somebody, acting on his own judgment, *for his own purposes,* at his own cost, is thereby selfish and sinful — simply because the purpose of his act was not intended for another. He is selfish and sinful when he acts for himself only if he acts *at another's cost.*

The Correct Way To Look At The Motivation Consisting Of Selfishness

There is an elementary difference between a person and a stone.

You as a person have wants, dissatisfactions, uneasinesses; consequently, to be alive is the same thing as saying that you are not so happy as you think you could be, and so you are stimulated to take action; effective or ineffective, but nevertheless *action.* To be alive means that you lack something; you are *never fully satisfied.* That state is synonymous with being *alive.*

But a stone is dead; it is not unhappy; it is not unsatisfied; it has no uneasinesses; it has no cause for taking action.

Let us make a distinction between the living and the dead. To be alive means always to be lacking something; always believing

we want something; always being stimulated to action; always to have purposes. To be dead means to lack nothing; to feel no wants; not to be stimulated; to have no purposes.

To have wants, uneasinesses, purposes and to take action do not *in themselves* appear sinful. They are merely conclusive evidence of being alive and human. To satisfy wants, to remove uneasiness, to have purpose and to take action is not a wicked hedonism (the motivation of seeking pleasure without much discrimination), nor a dubious eudaemonism (the motivation of seeking pleasure with refinement and careful discrimination). Many people are foolishly terrified at the moral standing of seeking satisfactions, that is, of being alive.

There is an excellent way to re-state the problem in a manner to leave the emphasis on pleasure out, namely, in the phraseology of Ludwig von Mises. Mises writes (*Theory and History*, Yale University Press, 1957, pp. 137-8):

> Every individual, and for that matter every group of individuals, aims in acting at the substitution of a state of affairs that suits him better for a state of affairs that he considers less satisfactory.

Is that *selfishness?* Then everything is selfishness. Is such selfishness sin? If so, Adam *never* lived in a state of rectitude, because he must always have been alive and have had wants, uneasinesses (hunger, for example), purposes, and he must have taken action.

Of course, the idea to "substitute a less satisfactory state of affairs for a more unsatisfactory state" is a perfectly blameless purpose. All rationality depends on that idea being a satisfactory basis for action.

Later in his book Mises comments on so-called "Christian" historians and economists. His comments appear valid to us. He writes (our italics) (*Theory and History*, page 169):

> The Christian historians and economists who reject capitalism as an unfair system consider it blasphemous to describe *egoism as a means Providence has chosen in order to attain its ends.* Thus the theological views of

Smith and Bastiat no longer have any meaning for our age. But it is not impossible that the Christian churches and sects will one day discover that religious freedom can be realized only in a market economy and will stop supporting anticapitalistic tendencies. Then they will either cease to disapprove of self-interest or return to the solution suggested by these eminent thinkers.

So-called "Christian" thinkers in their zeal for "neighborly love" or "brotherly love" have become so sanctimonious that they have robbed action of realistic motivations. Non-Christian psychologists have developed a phobia that religion has made people morbid; there is something to what they say!

The more sanctimonious Christianity has become, the less Biblical it has become.

Praxeology Is Broader Than Economics

The field of choice and freedom can be restricted to *economic* choices, or as it is usually expressed, *materialistic* choices. But this is an unwarranted limitation.

A man makes choices for spiritual and mental, aesthetic and moral purposes and for other purposes which far transcend things and money.

Praxeology* covers the *whole* field of human choices and human action.

If a man has no wants, he will have no purposes. A versification of the 146th psalm, in the *Psalter-Hymnal* used in the Christian Reformed Church, makes clear that death and purposelessness are related:

> Hallelujah, praise Jehovah, oh my soul Jehovah praise.
> I will sing the glorious praises of my God through all my days,
> Put no confidence in princes, nor for help on man depend.
> He shall die to dust returning, *and his purposes shall end.*

*For definition of *praxeology* see PROGRESSIVE CALVINISM, December 1955, pages 341-347.

A man is not a live, normal human being any more if he does not have purposes.

We shall continue our study of human life, of human purposes, of human choices, and of selfishness and unselfishness as a characteristic of choices. When we do, we shall be considering *all* human action, not merely so-called human action for materialistic purposes.

For Finite Man There Are No Absolutes; Everything Is Relative

Absolutes and infinites cannot be understood by the human mind. The *idea* of an absolute and of infinity is understandable, but the reality of the absolute and the infinite is not.

Man makes no absolute choices in this life. One reason is that the world is finite, and that consequently there is an actual (or always potential) *welfareshortage*. None of us can have everything that he wants.

Because men live in a finite world, when they choose to satisfy one want, another must be sacrificed. You may wish to take a vacation on the Riviera in France and also at Miami, but when you choose one, the other must be surrendered. You may be looking for a wife, but if you seriously court Susan, it is not possible (or at least not feasible in a monogamous society) to court Sally. It is one or the other.

Economics, praxeology, freedom, choices — all in this life are finite and relative; every purpose has a cost in terms of other purposes which must be sacrificed. Say that you decide to spend $10 to be admitted to a symphony program. You cannot use *that* $10 for a new hat. The *cost* of hearing the symphony concert can be described as having been a new hat. You had to forgo the hat in order to hear the music; or vice versa, you had to forgo the music in order to get the hat.

It is especially necessary, in this connection, to get away from medieval abstractions, the idea that we have a demand for gold, food, clothes, education, amusement in general, and that we make our choices for these *groups* or *classes* of things.

Consider gold. No one has a demand for gold *in general,* but only for a given quantity of gold. Nobody wants all the gold in the world, and is satisfied if he gets it. If a man wants gold in the sense of gold and nothing else, he will die of hunger, cold, etc. At most a man wants *some* gold. That can, however, never be his *sole* choice. He wants a certain quantity of gold, a certain quantity of food, a certain quantity of clothes, of shelter, of warmth, of music, or of what have you. When he changes his ideas on one of these, that has a bearing on the rest.

In practice men are not medieval realists* wanting a general thing, but they are practical nominalists* who want a specific thing, for example, *one* woman and not womankind in general; one house, not houses in general; a dinner, not food in general. In praxeology it is not possible to think straight and be a medieval realist. Choices are *necessarily* specific in practical life.

Life consists of many small things, not one big thing. When something is added or changed, something else must go out or be changed. When something is eliminated, something else can come in.

The cost of something may be measured in terms of effort or money; in an even more real sense it can be measured in terms of what else must be forgone in order to get what is wanted more — for example, the hat in place of the symphony, or new furniture in place of better food.

The Character Of Our Choices

Acting for self (popularly called selfishness) is intrinsically not sin, but a necessity and a virtue.

Whereas modern Christianity rather generally implies or says that selfishness is sin, *we consider as sin only the adoption of improper means in acting for self in order to fulfill our wants and remove uneasinesses we have.*

In the third issue of PROGRESSIVE CALVINISM (March, 1955), we quoted (pages 58 and 59) from Albert Jay Nock's *Memoirs of a Superfluous Man.* Nock tells of a friend named Edward Ep-

*For meaning of *realists* and *nominalists,* see PROGRESSIVE CALVINISM, October 1956, pp. 297ff.

stean with whom he was having lunch one day. Nock said that Epstean declared: *I tell you, if self-preservation is the first law of human conduct, exploitation is the second.*

The first part of Epstean's remark points to the view that should be held by all rational men, namely, "self-preservation" or self-motivation is inescapable. If some sin is to be perpetrated, it results not from the inclination toward self-preservation or self-motivation, but from the improper means adopted to satisfy the self-motivation. It is only the improper means that can be what Epstean called *exploitation.* Those improper means are simple and easy to know; they are explicitly forbidden in the Second Table of the ancient Law of Moses, which we know as the Decalogue. Beyond that there is no ethical sin.

Instead of generalities, let us "get down to cases."

A married man with three children who moves to Chicago has an income of $7,300, or exactly $20 a day for 365 days a year. How will he act, and will his action be sinful?

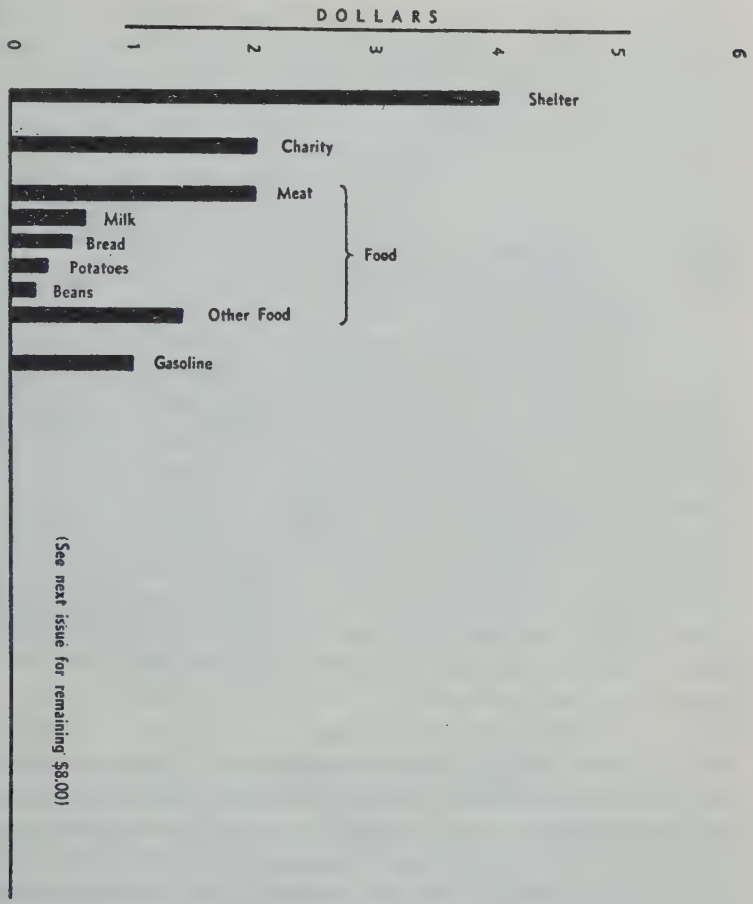
It should be recognized that both the man and his $7,300 are finite. Neither the man nor the money can accomplish everything wanted.

Suppose we draw a chart on which we show how this man will be motivated. On the horizontal scale we shall show the man's *wants.* On the vertical scale we shall show how much of his daily $20 he will be willing to allocate to each want.

A large part of his $7,300 will be required for income taxes and so-called social security, but we are ignoring that. We are considering the $7,300 as being left after taxes. See the Chart.

We propose to draw columns to show only representative wants as the chart would otherwise be too large for our space. The height of each column will show how many dollars and cents will be allocated to each want. The total height of all the columns cannot represent more than $20.

For a man with a family living in a Chicago latitude (distance from the equator) shelter will be important. Suppose he wishes to live in an apartment with heat and water furnished. Let us say that rent will cost him $4 a day. We draw the first column to the



height of $4, and label it as representing shelter. The man in our opinion was not sinning when he selfishly wanted housing for his own family.

Let us assume the man is a tither. He will allocate $2 to religious, educational and charitable causes. We draw a column to the height of $2 for charity.

The family has hardly unpacked before the wife will think of going out and buying some meats and groceries. Let us assume she will buy a one-day supply. She is doing this for herself, her husband and her children. Selfish, of course. Nevertheless, we do not think she is a sinner when she starts down the street looking

for a meat market, grocery store and vegetable stand. What will she buy? A steak or hamburger; bread or cake; peas or beans; head lettuce or spinach; milk or coffee; salt or catchup; etc.? This mother is not going to think of others than herself and her own family when she makes these specific decisions and many more; (we have listed only a few of them). She *cannot* think of the requirements of others; she does not know those requirements as she knows the requirements of herself and her own family. She is no goddess who can be thinking of all the needs of all the other people in the whole world. Her decisions cannot be based on that. She is not working in any sense according to a "central plan" concocted by some mortal bureaucrat, who thinks he is God because he knows better what this woman should have for her family than she herself knows. Here is simple, sovereign "selfishness" at work. We commend this sovereign selfishness because this woman has no false pretensions to omniscience and engages in no sanctimonious talk about neighborly love, but does only her plain duty of buying what she thinks her family needs. She is not by action violating any commandment of God, unless she uses coercion against the grocer, or lies to him, or steals from him. She is not a sinner by this action, unless she violates the specific commandments of God, as presented in the Decalogue.

The meat and groceries will cost money. This woman must have her own estimate of how much she can spend. She as well as her husband knows that the average total they can spend in a day is $20. She has an upper limit. The retailers from whom she buys do not know how much she has to spend; how could they know? Retailers do not know the exact income of all their customers, or what each one wishes to allocate to food. In fact, it is none of their business. The woman, on her side, is no expert on what the costs are on all the foodstuffs she buys. She picks and chooses to make her money — whatever the amount she has in mind — go as far as she can, according to the way she, her husband, and her children wish to eat — their whole financial situation being taken into account when the allocation of funds for food is made.

The market transactions that take place as this woman buys are affected by innumerable people. If they have all acted freely

(without coercion) and honestly, the transactions do not violate the commandments of God. Certainly, every decision that everybody makes will be, in a sense, under duress. Much of that duress should be described as evidence of *finiteness,* and not as evidence of sin. Everybody is making his own specific calculation; the woman probably is determined to hold her total outlay to say, not more than $5; that is all that she is willing to spend for food; that keeps her from buying a lush steak and fancy bonbons. In a sense, it is too bad that she cannot buy all the food (and all the other things) she wants. If she becomes bitter and reviles somebody for the fact that she, as well as others, is subject to a universal *welfareshortage,* then she can blame (1) God who made the world and everything in it finite; or (2) other people besides herself and her family on the ground that they have used coercion, fraud and theft against her; or (3) other people although they have not used coercion, fraud and theft against her (which is evidence that she is *covetous,* in violation of the Tenth Commandment); or (4) she can blame herself and her husband. The "duress" under which this woman buys is either God's fault, her husband's fault, the noncoercive dealings of others, or it is because others in dealing with her violate the Law of God.

But the "duress" under which the woman buys is matched by the "duress" under which the grocer and meat dealer sell. They, too, have a wife and children to support. Maybe they also earn a net income after taxes of $20 a day. Maybe more; maybe less. The woman cannot know that. She has just moved into town. She will probably never learn the exact facts on that. What she will do, *if she is free,* is buy wherever she can get the most for her money. Her every decision is, therefore, selfish — and properly so. Or should she go to an inefficient dealer with poor merchandise and high prices and buy from him — out of some mistaken notion of neighborly love? Why should such a dealer stay in business? Why should she have to "support" him, by self-disadvantageous purchases?

Behind the food dealers are a host of other people. Delivery men who delivered the food to the stores; wholesalers, farmers, implement manufacturers, box makers, paper manufacturers, gas and light companies, refrigeration companies, contractors and craftsmen who built the stores, municipalities controling sewers and

streets, importers of spices and foods from abroad, boats, docks, warehouses, bankers, brokers — the list is endless. All these did something which is part of the cost of the products the groceryman and the butcher sell.

Can this lone woman buyer whose husband earns $20 a day concern herself with all those *cost* factors affecting the price of the foodstuff she buys? We repeat, she is not a goddess who *can* know all these things. The whole *free* market process in which she operates is a humble, divided process. Each person is on his own. He *cannot* know all. He *cannot* be his brother's keeper. It would be boundless arrogance to pretend to have such comprehensive knowledge. All that a sincere and intelligent person can do is decide for himself (necessarily selfishly) and not try to decide beyond his (her) own direct knowledge.

But there are always the requirements of the Law of God — *no coercion, no theft, no fraud.* It is when these laws are violated, that ugly sin enters into the picture.

We now draw in our chart the columns for this woman's purchases of specific foods:

	Dollars
Meat	$2.00
Milk	.60
Bread	.50
Potatoes	.30
Beans	.20
Etc.	1.40
	$5.00

Nevertheless, in the estimate of some this whole transaction, freely and honestly engaged in by the wife and the retailers, may be basically *sin.* The argument can go this way. Here was a woman comfortably buying wholesome refrigerated, nourishing foodstuffs in ample supply for herself and her family. But in Hyderabad, India, there was another woman starving to death. Also in Tanganyika in Africa, there was a family of ten which suffered acutely from malnutrition; the diet was unbalanced; the health of the family was impaired. And so on; there are, in fact,

almost 2,500,000,000 people in the world; some have good food; some bad food; some have not enough to be healthful or even to survive. Maybe, because this wife and mother blithely bought her own ample supplies, while millions did not have half so much, she should be accounted a corrupted sinner. She obviously is part of a system that *appears* to some people to be sinful. Missionaries to heathen lands, seeing the poverty and misery of people whom they go out to evangelize, begin to ponder just that problem — namely, the homeland is rich; this land is tragically poor; presto, Adam's sin or the sins of the homeland explains why the citizens of the homeland have much, and the local citizens have little. *Sin* is supposed to explain the inequalities and the tragic differences. See the Verkuyl book previously mentioned.

Governments will not appear before the judgment seat of God; at least no mention of that is made in Scripture; but individuals will. This woman who is buying her foodstuffs will have to be judged a sinner in having bought this food, or in being a nonsinner in regard to her purchases. How can she be properly judged?

It appears unreasonable to consider her to have been a grievous sinner when she bought her fine and ample groceries while others were starving or were malnourished elsewhere. She should however not be exonerated with some favoritism toward her, nor with careless indifference to the plight of others. But nevertheless, in common sense, she should be exonerated.

This woman did not *know* about the starving woman in Hyderabad nor the malnutrition in Tanganyika. If she should happen to know those two cases, how about the two and a half billion cases of varying kinds that also existed. She *could* not know the significant data on housing, foodstuffs, clothing etc., for all these people unless she were a practically omniscient goddess. Certainly, it must be an obvious principle that no one should be held accountable for what he or she *cannot know*. Accountability and responsibility must be limited to possibilities and capabilities. If this wife and mother could not buy foodstuffs or anything else without sinning unless she first weighed *all* the food requirements of *all* the other wives and mothers in the *whole* world, when could she act? She would be paralyzed, because she could not comprehensively

know the situation, and not *knowing* it, could not judge it, and not being able to judge it, she could not properly be held accountable or responsible for it.

We have in this practical situation the *fundamental* objection to all comprehensive claims on individuals that they must be *unselfish,* namely, no single person's knowledge *can* be adequate to make *general* plans *nor make decisions which take other people into account as well as they can take their own needs into account.*

If the idea that "loving the neighbor as thyself" means that you must take the needs of all your neighbors into account in your calculations as much as you take your own into account, then the ethics of the Christian religion have become ridiculous as well as sanctimonious.

It is this absurdity about mortal men being required really to be omniscient in order not to be unselfish which lies hidden or unrealized in the blather one hears everywhere about the requirement to be *unselfish.* Get away from fine-sounding *general* terms and get down to cases, and then fine words and the lofty sentiments turn out to be impossible of accomplishment, and because they are impossible they are silly as principles for conduct.

We let this woman walk home from market with her bag of foodstuffs, and refrain from "throwing any stones at her" — unless in her purchases she has used coercion, fraud, or has engaged in theft.

If this view of this woman's moral problem does not appear moral, then how should she have acted in regard to foodstuffs for her family in order to have avoided *sin?* We shall be glad to publish a higher ethic than we have yet been able to discover, if such ethic exists. We are not aware that there is any statement in Scripture that when a woman buys foodstuffs for her family she should be *unselfish,* that is, take into account before she buys for her own family what every other family in the world needs for its nutrition.

* * *

Already, $11 of this family's $20 has been spent — $4 for shelter, heat, water and janitor service; $2 for charity; $5 for food.

The gas tank of the car was almost empty when the family arrived in Chicago. Some gasoline must be bought. For travel that day, let us assume that $1 is allocated for gas. We show this on the Chart at the height of $1. When the husband buys this gasoline he pays the posted price per gallon.

He is a conscientious man who takes his religion seriously, and he has heard a great deal while sitting in the pew in his church about a *just* price. Was the three gallons of gasoline which he got for his $1, or 33-1/3 cents a gallon a *just* price?

(to be continued)

Declarations Of Progressive Calvinism League

1. (a) Promote brotherly love as required by the Christian religion; and (b) attack all "extensions" of the Scriptural rule which extensions make the rule sanctimonious.
2. (a) Promote the further discovery of the greatness of God, as revealed in nature and in Scripture, by (1) promoting an attitude toward research in the sciences which will be fruitful in results and will inspire men with humility and awe; and by (2) rejecting the idea that the comprehension of special revelation has been completed; the Scriptures must be reapplied to changing circumstances.
3. (a) Promote awareness of the limitations of the human mind, that is, promote true humility; and (b) resist the arrogance of all attempts at universal planning, that is, all attempts at pretending we are as God, and all Comtian Positivism.
4. (a) Promote a single rule of morality; and (b) reject a dual rule, namely, one rule for individuals and a conflicting rule for groups.
5. (a) Promote confidence that prosperity obtained in a *free* market society is the result of obedience to the law of God; and (b) discontinue all apologies for that prosperity and all policies which will undermine that prosperity.
6. (a) Promote a program for this life (1) which will be distinguishable (antithetical) from a non-faith

program, (2) which will bring good temporal results, and (3) which, therefore, cannot discredit Christianity's message in matters beyond this life; and (b) resist all programs borrowed from non-Christian sources which science and experience will reveal as unsound for this life, and which will consequently discredit Christianity's supernatural message.

There are many people who agree with us but who do not join us. They remind us of David Thoreau and Ralph Waldo Emerson.

Thoreau was an individualist: he would not pay his taxes, or something. They put him in jail.

Emerson, a minister, sensing a pastoral duty to visit his friend, went to the jail.

He began something like this: "Henry, what are you doing in there?"

Thoreau replied: "Ralph, what are you doing out there?"

We have not yet been in difficulty for anything published in PROGRESSIVE CALVINISM, but to those who agree with us but do not join, we say with Thoreau, "What are you doing out there with those with whom you disagree?" Join us!

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